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Replacement Sheet 1/6

FIG. 1

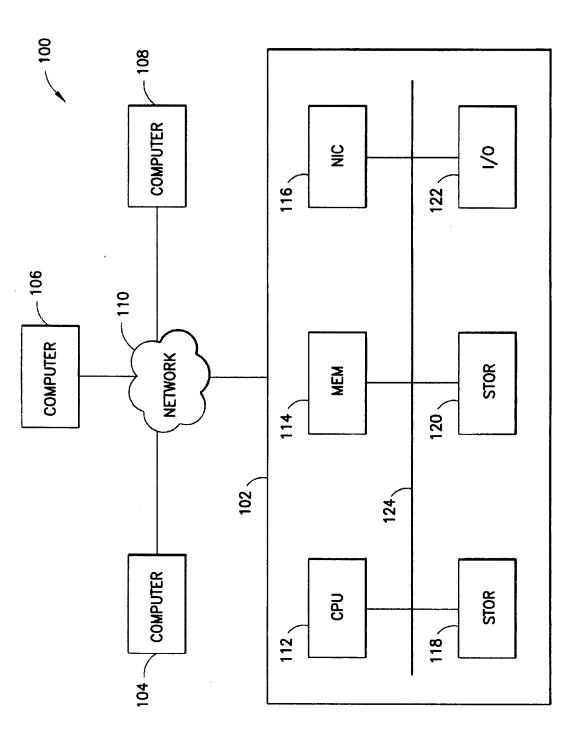


FIG.2

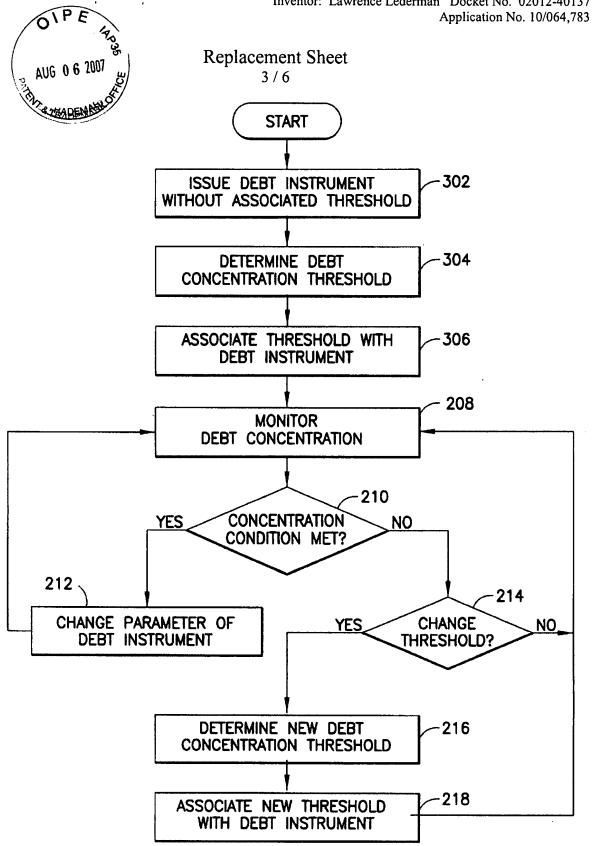
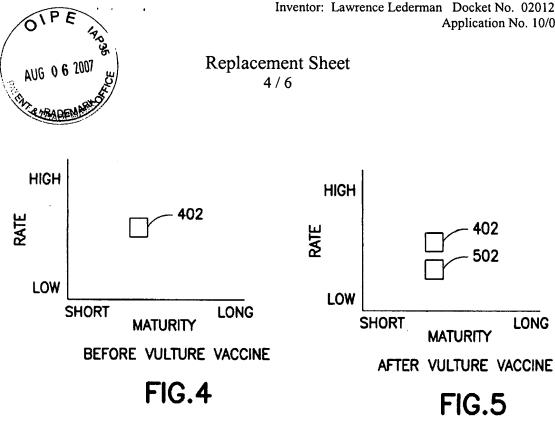
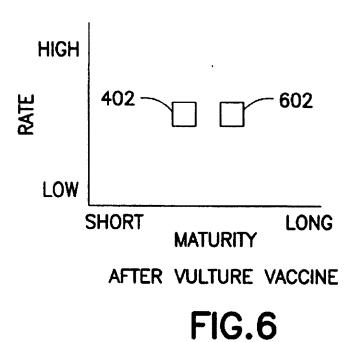


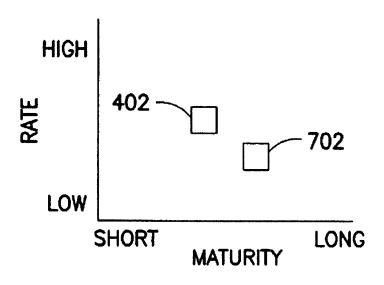
FIG.3







Replacement Sheet 5 / 6



AFTER VULTURE VACCINE

FIG.7

System and Method For Managing Concentration of Corporate Debt Inventor: Lawrence Lederman Docket No. 02012-40137 Application No. 10/064,783

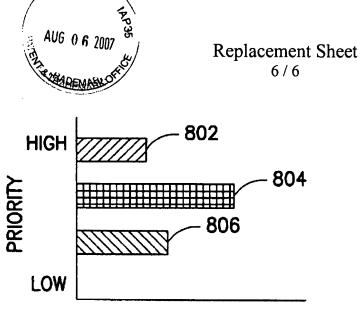
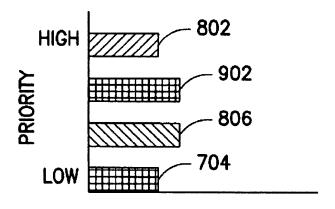


FIG.8



AFTER VULTURE VACCINE FIG.9